

# **Evaluating five African markets for Crowst Oy market entry: Study on Ghana, Kenya, Nigeria, Tanzania and South Africa.**

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<p><b>Background</b></p> <p>This market research gives in-depth knowledge about how to expand the Crowst application and know the mobile apps and the rate at which apps is been utilised in African countries. However, the research is limited to five Africa countries namely Ghana, Kenya, Nigeria, Tanzania and South Africa where mobile apps are used most to transact daily business.</p> <p><b>Objective</b></p> <p>This paper looks at the possibilities at which Crowst oy a mobile app start-up can expand its businesses through ordinary mobile app usage through students and youths. Furthermore, the research serve feasibility studies for Crowst Oy as they want to enter the African market.</p> <p><b>Methods</b></p> <p>This research is based on qualitative analysis in which interviews has been conducted with marketing and telecommunication personnel's in these African countries to verify if the usage of mobile app and smartphone are the same or differ in each various country. Again, the other side of this qualitative analysis was to search through internet, journals, and articles.</p> <p><b>Conclusions and Results</b></p> <p>The results from the interviews and content analysis will make it easier for the company to know which country will be best to establish first and given the recommendation of the country which is to be penetrate first.</p>	
<p><b>Keywords</b></p> <p>Technology, Customer Behaviour, Smartphone penetration, Apps Penetration, Retailing, Consumer shopping behaviour.</p>	

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# 1 Introduction

This thesis is being done as a contextual investigation for Crowst Oy who have created a phone app to re-define how companies can learn about their market through direct consumer engagement. Crowst Oy is a Finnish start-up, and the target of this contextual analysis proposal is to give the organization a business sector data of five nations in Africa which Crowst will be extending to soon.

As we probably are aware business in Africa is prospering. With a quickly expanding populace of more than 1 billion individuals and a colossal potential for much further development, the mainland is drawing the tremendous amount of consideration from vast and little global organizations. Furthermore, with African purchasers turning out to be more instructed, more technophiles and longing for products and services, this mindfulness isn't liable to decline at any point soon. (Bidvest, 2015).

I have had 8 gatherings with the CEO and co-founder of this new business, Mr. Richard Jerome and Jyrki Kallinen, to talk about this contextual analysis and the advancement and expected discoveries. In our initially meeting, they brought up some exceptionally valuable thoughts which will help the advancement of this plan. They are now considering growing the organization this year and truly require this study data about these nations and where to begin from.

I am additionally presently doing my internship with the same organization making it less demanding to communicate and collaborating with the organization concerning this exploration and what is anticipated from me. This contextual analysis goes about as a major part of the development of this organization to widen its wings and knows more information on what is anticipated from them amid the expansion to Africa in this year. After the completion of this study, the organization would have a realistic picture of how innovation is truly developing in Africa, furthermore the clients' needs, the investigation and inclinations for application choices, particularly for the organization.

I will acquire learning in the distinct types of research conductions, and have more involvement in market research a part in various assignments at various stages

## **1.1 Background**

This thesis is commissioned by a start-up company, Crowst, which is developing a mobile app which will enable shoppers to earn money and rewards using the app, you can answer different kinds of survey missions on your phone, and earn money to your Crowst mobile account. You can redeem the money you have earned from the survey missions as gift cards depending on once mission you may also get product prizes, and earn Crowst points that will help you to access higher levels in the community of Crowsters where you have even better benefits this company is in Helsinki. The task so to write market research thesis is for the potential growth of the company. Crowst Oy was incorporated in Finland in October 2015 by Richard Jerome. The Initial business idea has been to offer a radical cost effective and timely way of collecting market data for retail brand managers by crowdsourcing pre-defined data from everyday shoppers directly via online digital tools. Currently, the company is developing the platform for both the B2B customers who seek market data and the mobile shoppers who provide the data. The case company has a vision in a year's time, the founders want to make the company international, especially expanding to the fast-emerging smartphone and technology growth markets in Africa.

## **1.2 Research Objective and research question**

The objective of this market research thesis serves as a purpose of finding answers to the following objective: to expand Crowst Oy to developing market starting from Africa being the first market to be explored. Since this growth in the global economy is good news for everybody, but it is precisely good news for businesses that can reach out to an exciting new customer base. This information shall be accompanied by a full analysis of the most interesting and relevant discoveries. (RAMPTON, 2015)

Primary among the considerations is where to enter and to expand. In most emerging markets, you can carefully plan your expansion by first launching yourself in the major markets, then in the primary regions or cities, where dense populations will help enhance your investment, and finally moving on to the smaller regions or towns. But in Africa, you might not be able to systematically follow such a rational and well-organized order within and across markets. (Matthew Meacham, 2012).

The research problem of my thesis is: Does the connectivity level in these African Countries meet the Crowst network?

Sub-questions are:

- Consumer Behaviour: Mobile Internet Penetration and Usage in Each country also the mobile connectivity and the most popular data providers?

- Technology: Mobile consumer behaviour and Consumer online purchase and Mobile consumer app behaviour and users of more apps in the country?
- Retail Interface: Channels and distribution needs and where do the consumers in each country buy their products?
- Political & Legal issues: How to set up a company and Entry Barriers in starting one's company?

### **1.3 Implementation and thesis structure**

As stated above, my thesis is a market research and is categorised in the development or planning how to move a new business to a new market. It consists of two parts: The theoretical framework will serve as a solid basis for the empirical part and the practical development of the knowledge of these five African countries for Crowst Oy.

The empirical part of the thesis consists of the practical development of the knowledge of these African markets. Here, I will apply insights gained in the theoretical part of the thesis and use a range of diverse methods: firstly, will use the Qualitative content analysis to research on the research sub-questions, secondly, have an interview with business or network communications personnel about the situation now in these five African countries.

The last segment of the study presents discoveries by utilising descriptive method furthermore draws conclusions and proposals in a way that variables of the study are examined in a productive way finishing up to something practical.

### **1.4 Scope and limitations of the thesis**

The field of technology and expansion of a start-up company is very complex and offers many issues worth exploring. Nevertheless, based on the guiding research question "Does the connectivity level in these African Countries meet the Crowst network?" this thesis focuses on the following four topics: Technology penetration, smartphone penetration, consumer behaviour and retailing services in these African countries.

The reasoning behind the choice of these four topics is as follows: to provide answers on the guiding research question "Does the connectivity level in these African Countries meet the Crowst network?" the thesis firstly needs to develop an understanding of technology context. To accomplish this, the thesis needs to make clear on the concept of technology, the usage of technology and finally smartphone usages. Secondly, the thesis will need to



understand the type of software's/apps people use on their smartphone these days. Lastly, the retailing services and consumers buying behaviour since is an app which will be working with Business Company in retails etc.

There are certain limitations to this thesis that need to be mentioned. Firstly, the focus of this thesis is based on the development of products or services, I decided not to conduct a quantitative research because with the research approach, one can evaluate information and sum up results for instance, the number of population in a hobby and I do not need this approach for a population. Additionally, the extent of own quantitative research is limited. I will be therefore, conducting a quantitative content analysis where analysis of an already existing articles, journals, blogs, video etc. and I will also have some online interviews with people in those countries stated in chapter 1. Moreover, the choice of methods has impact on the manageability and comprehensibility of the results that this thesis will produce. However, the combination of the theoretical framework, analysis of the internal and external secondary data, and own quantitative research ensures reliability and validity of the results for the commissioner.

## **2 Theoretical framework**

To do this contextual study, it is vital that the key terms and ideas encompassing technology penetration, mobile apps adaptation, and consumer behaviour are reviewed.

### **2.1 What is Technology?**

Firstly, the writer will explain the concept of technology. Technology is a group of knowledge keen to making devices, handling activities and extracting of materials. The term 'Technology' is wide and everybody has their own manner of comprehension the significance of technology. We utilize technology to fulfil different undertakings in our everyday lives, in a nutshell; we can portray technology as products, procedures or organization. We utilize technology to amplify our capacities, and that makes individuals as an essential part of any technological framework. (Ramey, 2013)

Technology is additionally a utilization of science to tackle an issue. Yet, what you need to know is that technology and science are distinctive subjects which work as one to achieve an task or take care of a specific issue. We apply technology in nearly all that we do in our lives, we utilize technology at work, we utilize it to, separate materials, for communication, transportation, learning, producing, making ancient rarities, securing information, scaling organizations thus significantly more. Technology is human learning which includes devices, materials and frameworks. The use of technology results in objects or items. If technology is very much connected, it can benefit people, however if it is wrongly connected, it can cause harm to individuals. (Ramey, 2013)

Numerous organizations are utilizing technology to stay aggressive, they make new items and services utilizing technology, and they likewise utilize technology to convey those items and services to their customers on time. A decent case is, cellular telephones organizations like Apple and Samsung, these two gadgets organizations, utilize top of the line innovation to make new smartphones and other electronic gadgets to stay competitive. This competitive edge is increased through utilizing propelled technology. (Ramey, 2013)

### **2.2 Adaptation/Penetration of new technologies?**

Technology is today imperative vital to the human life, particularly the cell phone, and we are turning out to be continuously dependent on it, as indicated by a study made by (Perlows, 2012), found that around 70% of users utilize the cell phone in a flash in the wake of awakening, and more than 40% use it even after they have laid in bed to rest.

A technology is a configuration for instrumental activity that declines the hesitation in the cause-impact connections explained in accomplishing the wanted result. It usually has two segments: (1) an equipment perspective that is the hardware part, which contains devices that symbolize the innovation as a material or physical object, and (2) a software angle, contains the data base for the device. (Rogers, 2003)

Per (Khan and Hall, 2002) the decision to procure and utilize another creation or innovation for the most part relies on upon an individual. The commitment of innovation to financial development must be perceived when and if the innovation is broadly spread and utilized. Dispersion itself results from an arrangement of individual choices to start utilizing the innovation, choices which are frequently the aftereffect of an examination of the unclear advantages of the new creation with the unverifiable expenses of embracing it.

They additionally contend in shot two formalized actualities about the selection of new advancements: Firstly, reception is generally an absorbing state, as in we occasionally watch another technology being surrendered for an old one. This is because the decision to receive faces a huge advantage less cost issue; once this issue is passed, the expenses are destroyed and the choice to surrender includes surrendering the advantage without recapturing the expense. Also, under instability about the advantages of the innovation, there is an alternative worth to holding up before sinking the expenses of appropriation, which might tend to defer selection. (Khan and Hall, 2002)

Moreover, Hall and Khan makes it understood that there is a noteworthy thing that settles on people choices, between the decision whether to receive or not to embrace yet rather the decision whether to make that adoption at this very moment or a long way ahead because of a few motives such cost, advantages and so on.

### **Technology Models**

Two research models have created to light up technology adoption and acknowledgment. The main model, researchers emphasized on attribute variables to disclose an individual's attention to utilize innovation. This influences the utilization of the technology. The technology acknowledgment model (TAM) has come to be a standout amongst the most broadly utilized models inside of this model (Naveen Donthu & Constance Porter, 2006) The two essential investigators in TAM influence technology utilization are clearly helpful and basic of utilization (Fred Davis & Richard Bagozzi, 1989)

The other model concentrates on dormant identity measurements to clarify the utilization and acknowledgment of new developments (Porter & Donthu, 2006). Technology position can be a composition coming about because of four personality dimensions: optimism, innovativeness, discomfort, and insecurity. According to (Parasuraman, 2000) these personality dimensions' influence individuals' preferences to grasp and utilize new technologies. In this delicate element, positivity and innovativeness capacity as mental empowering influences, while anxiety and insecurity capacity as mental inhibitors to tolerating new technology.

Also, these personality dimensions as stated by Parasuraman will be characterized in points of interest as what truly convictions decide in a person in the adjustment of new technology;

- Positivity is defined as "a beneficial perspective of technology and a conviction that it offers individuals better control, adaptability, and productivity in their lives". It catches positive emotions about technology. (Parasuraman & Colby, 2001)
- Innovativeness is defined as "an inclination to be a technology pioneer and thought pioneer". This measurement generally procedures to what point people see themselves as being at the lead of technology adoption. (A. Parasuraman and Charles L.Colby, 2001)
- Anxiety is defined as "an assumed absence of control over technology and a sentiment being astonished by it." This is a perspective for the most part procedures the anxiety and nerves individuals experience when restricted with technology (A. Parasuraman and Charles L.Colby, 2001)
- Insecurity is defined as a "doubt of technology and uncertainty about its ability to work legitimately". (Parasuraman & Colby, 2001) This viewpoint concentrates on bothers individuals might have despite technology-based dealings.

Embracing a development or new technology requires a choice to be made and an act to be taken. As observed already by various experts, this recommends the fact must become information motivating in the establishment of knowledge. What happens in a city is reflected in a person? People enhance through these stages at various rates, regularly bringing about their different qualities into single gatherings all around characterized by their rate of reception imparted about by researcher Rogers as shown below

# STAGES IN ADOPTION PROCESS

Name of Stage	What happens during this stage
Awareness	Consumer is first exposed to the product innovation
Interest	Consumer is interested in the product and searches for additional information
Evaluation	Consumer decides whether or not to believe that this product or service will satisfy the need- a kind of “mental trial”
Trial	Consumer uses the product on a limited basis
Adoption (Rejection)	If trial is favorable, consumer decides to use the product on full rather than a limited basis- if unfavorable, the consumer decides to reject it

*Figure 1 Five stages of the adoption process (Rogers, 2003)*

Subsequently, in figure 1 outlines that adoption is the acknowledgment of the advancement by an individual while diffusion is an event that spreads through the social gathering. Diffusion is the principal face of the adoption phase of the development by a few individuals from the social gathering after some time.

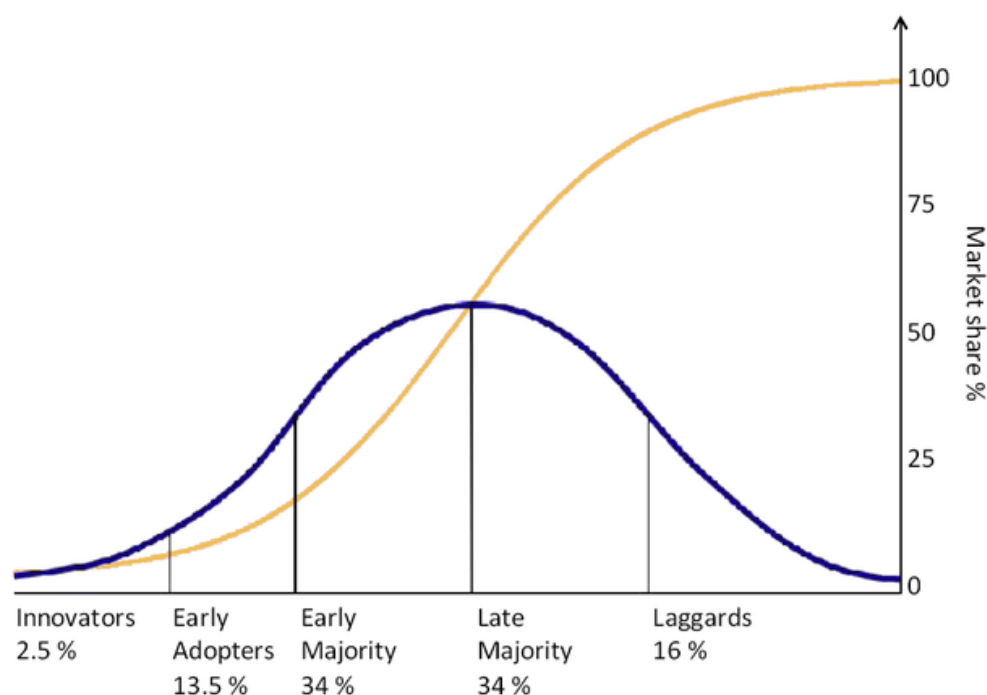


Figure 2 the Rogers Bell curve (Rogers, 2003)

As, illustrated in figure 2 Rogers Bell curve is trying to explain to us that, the blue line represents the group of individuals embracing another technology and yellow represents the market share which clearly reaches 100% after complete adoption. This is the point of market immersion upon Rogers examination can appear somewhat high-level, it has significant true effects on how technology items and services get embraced. Numerous business people and advertisers neglect to consider that you should move from left to right in the reception bend. Thus, they overestimate their business sector size and the amount of work and the reality of the situation will become obvious eventually into getting a problematic thought into the standard.

### 2.3 Smartphone Penetration?

Mobile telephones have developed into "smartphones" that are completely functional PCs. A few years back the first smartphone were linked with the Personal Digital Assistant (PDA) however nowadays possesses more functionally qualities such as cameras, music players, GPS route and bunches of different components were included in the smartphone to improve them as multi use gadgets. These days, smartphone have high resolve enormous touch screens and web programs that can show standard website pages with versatile up-graded pages. Wi-Fi and portable broadband, in addition, assist in rapid information access

in smartphones. The development of smartphone gadgets can be credited to various components. Technological development, enhanced ease of use, expanded openness, however for some the development has been dynamically attributed to a decrease in cost.

“The market penetration of smart mobile phone devices has gradually increased in the past few years. Feature phones are being replaced with smartphones; tablets find applications both as work gadgets and as part of everyday life. Paralleled to laptop computers, tablets offer almost instant accessibility and longer battery life, in addition to being easier to carry. For these reasons, they are being arrayed alongside or in replacement of laptop computers. As mobile devices become extensive, there is an increasing concern on the part of businesses, including banks, toward investments in mobility. There is a predictable return of investment in various forms; for example, a growth in customer reliability, the ability to spread a greater number of potential customers or to accomplish a better conversion rate of prospect customers, and extra revenue obtained through a deeper analysis of customer information or the introduction of exclusively new services.” ( Pau, 2015)

By (GSMA , 2015) the expanding proportion of higher pace connection reflect the quickening rate of smartphone adoption. Adoption rates have as of now reached 60% of the connection base in the developed world, extending from 51% in Europe to 70% in North America towards the end of 2014. Throughout the following four years, smartphone adoption in the developed world is required to achieve the 70-80% ceiling, the level at which development tends to moderate.

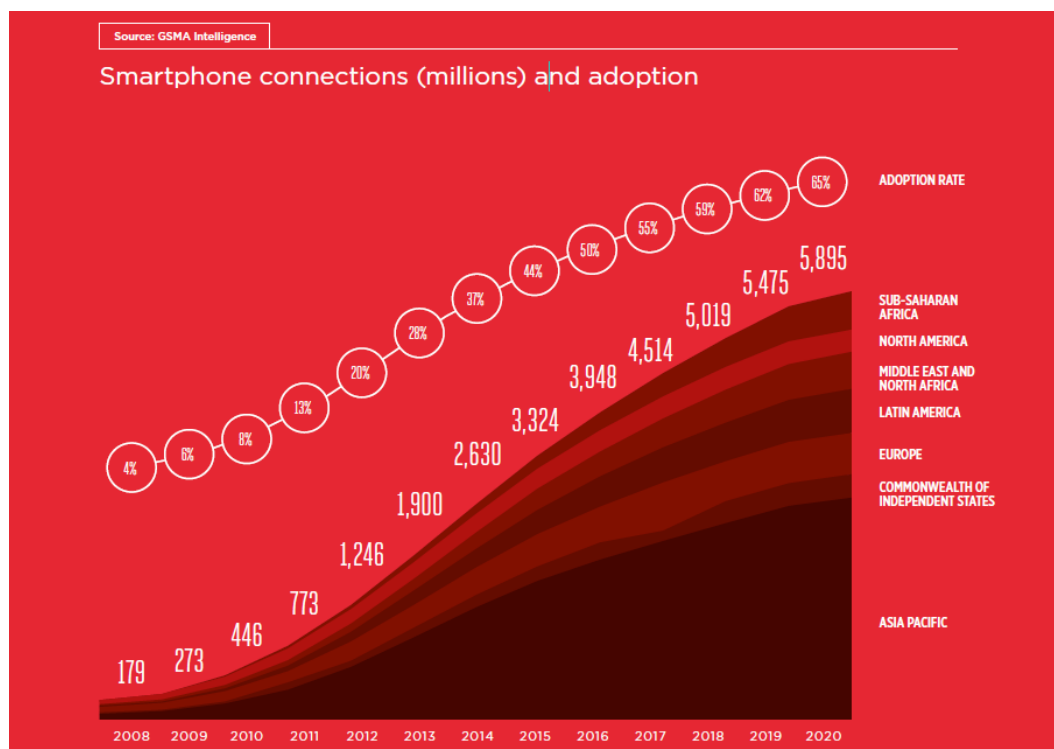


Figure 3 Smartphone connections and adoption by (GSMA , 2015)

As shown above in figure 3, which makes it clear that the adoption of smartphone has increased in the last decade from 4% in 2008 to 63% in the year 2020. Also, smartphone connections were that much in use in 2008 with some number 179 users but rapidly will grow to 5,895 in 2020.

The further extension of internet abilities has likewise essentially added to the development and prominence of these pocket-friendly gadgets with further advancement anticipated that would help with the development and adoption of the smartphone in developing nations. In the meantime, in full grown, built up business sectors, smartphone is rapidly moving the worldview for consumer media use and demonstrating the requirement for marketers to become more mobile focused. (Kissonergis, 2015)

Smartphone penetration is a vital driver of multitasking conduct. A recent study by (eMarketer, 2014) demonstrates that in 2018 very nearly half of cellular telephone users will claim a smartphone. For the current years, the aggregate number of cell phone clients will develop with more than 25%. A quick development of smartphone users will directly affect the rate of second screen use in a country.

#### **Smartphone Users and Penetration Worldwide, 2012-2018**

	2012	2013	2014	2015	2016	2017	2018
<b>Smartphone users (billions)</b>	<b>1.06</b>	<b>1.40</b>	<b>1.76</b>	<b>2.04</b>	<b>2.29</b>	<b>2.52</b>	<b>2.73</b>
—% change	58.7%	32.3%	25.1%	16.3%	12.2%	10.2%	8.1%
—% of mobile users	25.8%	31.9%	37.8%	41.8%	45.0%	47.7%	49.8%
—% of population	15.2%	19.8%	24.5%	28.2%	31.3%	34.2%	36.5%

*Note: CAGR (2012-2018)=17.0%; individuals of any age who own at least one smartphone and use the smartphone(s) at least once per month*

*Source: eMarketer, June 2014*

173599

www.eMarketer.com

Figure 4 Smartphone Users and Penetration worldwide (eMarketer, 2014)

The research by eMarketers illustrated in figure 4 above additionally peeked exactly when more than half of the number of populations in a nation will own a smartphone.

“The rapid spread of mobile technology is transforming media consumption and marketing communication across the world,” says Jonathan Barnard, Zenith Optimedia’s head of forecasting. “For more and more people, their smartphone or tablet is the first place they look for information or entertainment. Marketers need a mobile-first approach to communicate with these people effectively.”



The mobile as at now turned into the most utilized technological gadget as a part of the world, and the smartphone is quick turning into the most prevailing technological gadget to be seen after the mobiles initiation. Countless gadgets have as of now felt the rage of the smartphone and with more prominent advances set to push its development, this strength will just proceed with time.

Regardless of the high cost of the smartphone, still the interest is expanding. It is true that hi-tech technology has assumed a crucial part in pulling in the people towards the smartphone. There is an assortment of smartphones with various names and brands accessible in the market, for example, Apple, Nokia, Samsung, HTC, Sony, ZTE and so forth. The brand is another variable that drives individuals to purchase a smartphone.

Features of a smartphone are likewise considered by a consumer, as an essential drive to buy a smartphone, as continuous use of the web, camera, office documents and so forth. On one hand, features go about as a motivation to buy, then again, includes dissimilarity from brand to brand. Sony and MicroMax, both offer cameras, yet the camera quality controlled by Sony is viewed as superior to anything MicroMax and numerous different brands. In this way, includes additionally go about as separation components in Brand Inclinations. A few individual elements like Design, Storage room, Wi-Fi, GPS, Touchscreen, High-Determination Camera, Applications were observed to be considered exceptionally imperative by purchasers while looking upon the Element of a smartphone. Operating System likewise had a genuinely decent effect on the Brand Inclination, making a feeble yet sufficiently worth variables to be considered while setting up Brand separation. Consumers have additionally demonstrated an inclination of relating their motivations to buy the Smartphone with the Brand differential components.

Order of Preference	Apple	Samsung	HTC	Sony	Blackberry	Nokia
1	Social Influences, Status Symbol	Price, Durability, Operating System, Favourable Image, battery life	Operating System	Features, Social Influences, Favourable Image	Status Symbol, Battery Life, Social Influences	Battery Life
2	Price, Durability, Operating System, Features, Favourable Image	Social Influences		Price, Durability, operating System, Battery Life		
3	Battery Life					

Figure 5 Important Factors By The Major Brands Preferred By Indore Smart Phone Users (Surendra Malviya, 2013)

A research done by 'The Telegraph' on the topic 'Smartphones are hardly used for phone calls' shows *following result*:



Figure 6 How we use our smartphone per day (Richmond, 2012)

The diagram above shows that; smartphone is very hardly use for phone calls nowadays due to a lot of features it has and equipped with applications that makes u do a lot with just one smartphone. "Smartphones are now being used like a digital 'Swiss Army Knife', replacing possessions like watches, cameras, books and even laptops," said David Johnson, general manager of devices for O2 in the UK.

### Mobile Software/Application (Apps) Adaptation

There have been a lot of patterns of overcoming adversity on cell phones and their applications in the previous years. Nonetheless, these days' smartphones, tablets, and new forthcoming technological things come in various structures, characteristics, execution and relevant angle as the applications and their strategies.

All through the most recent decade, the utilization of mobile telephones expanded relentlessly. Specifically, smartphones are increasing more intrigue as this offer, other than an

extensive variety of communication abilities, a stage for a huge number of applications, going from entertainment to genuine business appliances. (Gartner, Inc., 2011)

Alongside the growing market of mobile applications, the requirement for easy to use interaction draws in additional attention, since users tend to get acclimated to getting to information and services at whatever point and wherever they are. (Gartner, Inc., 2011)

According to (Witold Chmielarz, 2015) the position that mobiles software/application is comprehended as programming working on different working stages, made with different programming dialects and utilized on cell phones, basically cellular telephones, palmtops, smartphone and tablets. Dividing by the purpose and way of utilizing the gadget, we recognize the additional software: free applications (autonomous and for gadgets without the need of getting to the Internet); web applications (mobile sites); streaming/customer applications (clients demand access to the server content by means of the Internet) and PC games (of numerous types).

At present, the business sector of versatile applications in the EU employs around 1.8 million individuals, including 1 million software engineers and 800 thousand of marketing staff. The pay of the part in 2014 in this locale might sum to 17.5 billion euros. It is trusted that by 2018 the number of employees will increment to around 4.8 million, furthermore, the incomes will come to the determined level of 63 billion euros. The expansion is brought on basically by more popularity of mobile applications. As stressed by experts, the accessibility and ease of utilization (numerous are free of charge) of this sort of items assume an essential part all the while.

By Gartner's statistics, just in 2013, 102 billion mobile applications were downloaded everywhere throughout the world. Free applications constitute more than 60% of all App Store and 80% of Google Play applications. It is assessed that in 2017 both stages will be in charge of 90% of the aggregate number of utilization downloads.

## **2.4 Consumer behaviour in usage of new technologies vs. affordability**

Consumer behaviour is an extensive variety of learning about the choice making forms that a consumer set aside a few minutes of making a purchase. "Consumer behaviour is the study of how individuals or groups buy, use and dispose of goods, services, ideas or experience to satisfy their needs or wants." (Kotler, et al., 2012) In the initial stages, consumer behaviour was taken as consumer behaviour that mirrors the connection between consumers and producers at the period of earning however now marketers perceives customer

behaviour as a progressing process not just what happens when the buyer gives money and increases a few goods or services. (Solomon, 2008)

According to (Kotler, et al., 2012) cultural, social, personal and psychological factors are the main characteristics that influence the consumer behaviour. Generally, a purchaser goes through five stages to achieve his purchasing choice. To start with, the purchaser sees the difference between his present state and perfect state and observes his need and the requirement for something. A need can likewise be stimulated by outer boosts. He/she begins scanning the data for his/her desired item through various channels such as family, friends, ads or broad communications. After adequate data is accumulated, the purchaser forms the data to assess the options brands in the decision agreed. At long last, the purchaser buys the item which he accepts to be the best for him/her. Afterwards the buying the item, the purchaser will make further move to the marketer in view of his fulfilment or disappointment (Kotler, et al., 2012). A model is presented below to demonstrate the buyer decision process.



The Buyer decision process (Kotler, et al., 2012)

Affordable tablets, smartphones and portable computers are shifting the way that customers shop and pay, whether online or on the go. The multiplication of web associated gadgets is making new advances, customer applications, and individual money administrations and instalment alternatives. In addition, technology and brand there could be other such a variety of marketing and incentives factors that could impact the consumer behaviour of smartphone purchasers. Additionally, the attributes of the purchaser itself likewise influence the purchasing conduct. Every one of these things made an excitement in the creator's mind to learn about the consumer behaviour regarding smartphone.

Throughout today's continually associated consumers, shopping never slumbers. Whether we must make an ordinary buy or research an expensive thing, we automatically swing to our gadgets. This happens in many small-scale minutes for the duration of the day when we're settling on purchase selections. (What's the best decision? Will I afford this purchase? Is it right, despite all the trouble?) These I want to purchase moments are imperative

minutes for consumer, and they're critical for brands. They're opportunities to link, particularly on mobile: 93% of individuals who utilize a mobile phone for research go ahead to make a purchase. (Johnsmeyer, 2015)

### **Retailing and Customer Shopping Behaviour**

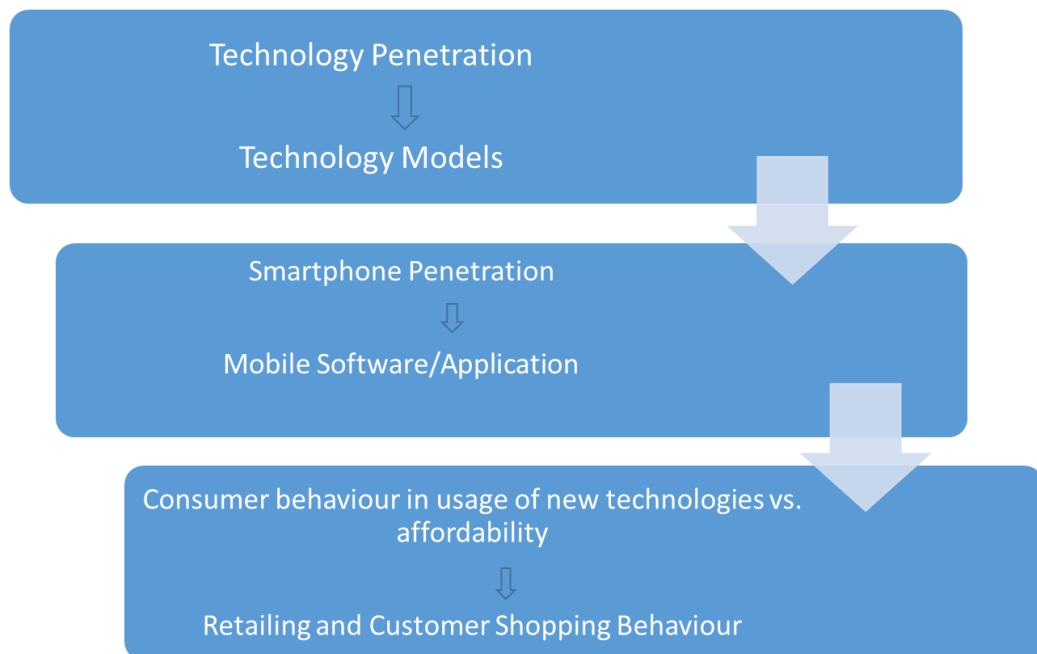
Buyers have a wide decision to make when shopping retailers who comprehend the necessities and needs of their client are constantly successful. There are numerous variables to differentiate and comprehend the retail buyer.

Buyer behaviour identifies with how buyers purchase items it likewise reflects to the totality of a customer's choice to locate, consume and dispose of a product or service.

Each day, many retailers, from throughout the world, present product and service to their billions of buyers. In many nations, retailers and retailing essentially dominate the economy. Giant retailers, for example, Walmart even create more earnings (for this situation, more than \$400 billion) than several nations. (Grewal, 2014) The consumer buying procedure is an overwhelming matter the same number of inside and outside factors that affect the purchasing choices of buyers. Customers don't invest much energy contemplating the buy of low esteem items which are purchased on impulse. Manufacturers of such items should execute systems that urge shoppers to purchase on motivation from them rather than their competitor's. (learnmarketing.net)

## 2.5 Conclusion of the Theory

The focused in the theory gave a clear picture and direction in which the analysis should be directed.



*Figure 7. The theoretical framework in Technology*

The figure above shows what was discussed in the theoretical and what this thesis will be consisting off in the research part.

### **3 Research Approach and Methods**

In this section, the writer will be discussing the methodology that was utilized as a part of this project. The methodology section of a research study describes the procedures that were followed in conducting the study and the steps involved are described in detail. Data will be obtained from both primary and secondary sources.

Primary sources referred to all facts that were collected from interviews and qualitative content analysis while secondary data will be from sources such as books, journals, reports, newspapers, and internet among other articles.

#### **3.1 Qualitative and Quantitative method**

The research approach is regularly either quantitative or qualitative. Qualitative data infers 'soft' data, for example, 'environment at work' and is frequently introduced as words and perceptions. (Tebelius, 1987) Quantitative data suggests "hard" information, like data on benefits picked up and arrange an estimate, and is frequently introduced as numbers that will decide the amount or degree of a few phenomenon. Both approaches have their quality and shortcoming and neither one of the methodologies can be held superior to the next. The best research technique to use for a study relies on upon that study's research reason and the going with exploration questions. (K., 1994. )

The research method decided with the end goal of this study is the subjective strategy. Qualitative research methods are significant in giving rich portrayals of complex phenomena; following interesting or unforeseen occasions; lighting up the experience and translation of occasions by characters with broadly contrasting stakes and parts; offering a voice to those whose perspectives have infrequently listened; directing beginning investigations to create hypotheses and to create and even test theories, and moving toward clarifications. (Creswell, 2009)

In this method, research endeavors to utilize a diverse method for information estimation, which incorporates cause and powerful considering, utilization of theory, variables, inquiries, and investigations. These variables are identified with the theories and addresses and are utilized to create dependable information for the motivation behind the research.

## **3.2 Data Collection Process**

Data has been collected in two different ways, mainly, by qualitative content analysis and online interview in which the data has been collected mostly online and to get relevant information from people from each country. In this approach one-on-one, online interview with business or telecommunication personnel to answer questions was paramount to have all the necessary information put together. The content analysis and online interview is based on the theoretical framework around technology and consumer behavior. The language to be used during the interview is English because most African countries speak it as the common language.

### **3.2.1 Qualitative Content Analysis**

The distinction in the middle of qualitative and quantitative strategies is in the system, ordinarily the fundamental contrast between these two is seen to be that quantitative technique gives estimation and qualitative not. The distinction between these two strategies is not simply measurement, yet, additionally an impression of alternate points of view on learning and research goals. Researchers may gather information with overviews or perception, which are typically seen as quantitative strategies, however, the answers can be with the goal that it is unrealistic to dissect them in a measurable way. So, it is very conceivable to evaluate qualitative data and accordingly, these techniques are not fundamentally unrelated, but rather can be utilized together. (Ghuri & Gronhaug, 2005)

Qualitative content analysis is an approach for examining written, verbal or visual communication messages. Qualitative content analysis is one of the few qualitative practices at present available for studying data and interpreting its importance (Schreier, 2012) as a research method, it represents a measured and target method for describing and evaluating occurrences. Qualitative content analysis examines information that is the result of open-ended information gathering strategies aimed at detail and profundity, instead of estimation. For instance, a closed-ended review can be utilized to quantify the level of trust patients have in their doctors. As an option, open-finished interviews in which participant responses are not compelled by closed- ended categories can be utilized as a part of request to investigate the topic of trust more profoundly. While a closed-ended review might give an evaluation of patient trust, it neglects to give any data on the procedure through which patients come to trust or doubt their doctors, and what trust means to them. (SIMINOFF, 2008)



### **3.2.2 Interviews**

The research is a qualitative one where the data gathering is executed through open-ended interview sessions. In this session, the researcher makes inquiries and gives the respondent answers the way they seem to be fit. The goal of the interview is to discover the responses to the research questions since we can't depend entirely on the content analysis on the net yet getting genuine answers on how things are identified with the research problems in every country. This is done to gain a better understanding of the research problem. Generally, the advantage of interviews is that the researcher has the chance to choose individuals having the best experience of the phenomenon under investigation or holding data related to the subject. (Berg, 2009) (Hirsjärvi, 2009)

According to (Hirsjärvi, 2009) the interview can be executed as an organized meeting, thematic meeting or open meeting. For the most part, the decision of sort depends on how organized and formal the meeting circumstance is and consequently this study utilizes in-depth interview as a principle source for research information accumulation.

As the interview where conducted using Skype and other calling app, due to most of the interviewees where from these countries stated in the chapter 1. I also conducted a face-to-face interview with people who come from these countries but living in Finland. I could get 8 people in total for the interviews, since most people I contacted where not eager and ready to help. Most of the interviews took place on Fridays and weekends at their own arranged time even though at first there were some challenges getting them to comply. Time of the interviews differs greatly since each country has their own time schedule, for instance when 2pm here is in Finland is 11am in Ghana and 12pm in Nigeria.

The interview questions for the key findings for Crowst Oy were mostly open-ended questions and was based on the 4 themes of the research problems mentioned in Chapter 1. To achieve equivalent both interview and questions where arranged the same way. A general outline including sample questions can be found as appendix 1.

### **3.3 Reliability and validity**

The difficulties with all researchers done are validity and reliability. Validity can be depicted as the degree to which an instrument measures what it should quantify or executes as it should perform. It's occasionally conceivable that the instrument would be 100 % substantial, and consequently, validity is measured in degrees. As a procedure, approval includes

gathering and breaking down information to survey the exactness of an instrument. To guarantee the best and most profitable result conceivable, both essential and auxiliary sources are utilized. One of the essential difficulties in examination is to guarantee that the data gathered is legitimate and dependable, and hence both the content analysis and online interview is utilized, and assumingly there will be some relationship in the outcomes between them. (Newman & & Benz, 1998)

Reliability is consistency, is the instrument ready to reliably gauge what it should quantify. Reliability is harder to assess than legitimacy, as it can't be measured. Some test, however, should be possible to guarantee reliability, for instance, the consistency measured after some time or parallel structure reliability where two test is built the same path from the same substance. Validity and reliability are identified with each other and the most valuable instrument utilized, is both legitimate and solid. (Newman & & Benz, 1998)

Let's conclude this material to the process of data analysis and interview questions and answers; how does the reliability factors reflect in the objective point of view. My research was done through studying various sources on internet as well as consulting some of IT and marketing personnel's in each country. The focus however is the interview.

Most of the information I provide are valid since somewhere searched on most countries official websites and interviews conducted. Yet it is good to point out that markets and opinions are changing all the time so some point of views might be considered differently in the future. The data I collect from my interview answer to research question maybe more or less. These are opinions from a segmented group people from diverse backgrounds. My location however leads to the fact that majority of people who I got to answer my questions where in Finland and some from these countries, which might have a certain effect to the validity.

All other research is done by using international sources from internet sites. I always focused on gaining information from official and neutral sites as much as possible. Yet it is to be pointed out that one of the methods is qualitative research, which by its own meaning is relevant for the project results.

## 4 African Technology and Business Environment

"Africa is a continent consist of assorted nations, each of which is developing at an alternate rate, a large portion of which are changing emerging economies, some of which are essential states to outside key interest, one of which Ghana, Kenya, Nigeria, Tanzania, South Africa and numerous more has been recognized as a major aspect of the "Enormous Developing Markets" that will get the consideration of foreign trade and advancement. When we discuss technology in Africa is by all accounts the "lost continent" of the Information Technology (IT). Is the second biggest continent with slightest hi- tech, and it's more than two score nations have a normal phone density that is a request of magnitude littler than that of the European community". (M Odeta)

Africa also has the advantage of a large, relatively cheap educated labor force. The continent is undergoing a demographic transformation with youth as its theme; there is a very high proportion of Africans in their 20s and 30s with fewer dependents – both old and young – that will play out over the next decade. There is stability in terms of governance; the countries which witnessed terrible periods of unrest have emerged as success stories. There are better policies in place, trade has improved, and so has the business environment. According to the *UN World Population Prospects* report, Africa will be the fastest-growing continent "by any measure" over the course of the 21st century. Investors are understandably interested. (Interested In Investing In Africa? Here's How, 2015)

This chapter will describe the entry measures to theses African countries: Nigeria, Ghana, Kenya, Tanzania and South Africa. These countries were chosen because the high penetration of technology and businesses both internationally and locally to help this mobile app in introducing this the app in Africa. The analysis will be divided in to 4 part for each country as we discuss in our research problem; Consumer Behaviour, Technology, Retail interface, Political & Legal issues will help to increase interest on which country to start with this mobile app.

### 4.1 Nigeria

"Nigeria is a nation situated in West Africa and has thirty-six states. It is the eighth most crowded nation on the planet and stands as the most crowded nation in Africa. To the extent the economy and business of Nigeria is concerned, the nation has a quickest developing economy and is an alluring business area. Nigeria has been a standout amongst the most prominent individuals from the Region Countries and is recorded among alternate nations considered the "Following Eleven" economies. The idea of "Next Eleven" or N-11 nations

alludes to the rundown of those eleven countries which have an extraordinary potential and capacity to be-come the world's biggest economies in 21st century.” (bestdissertation, 2010) Nigeria is one of those countries which depends heavily on their natural resources, especially oil. All the same corruption, political instability, poor management, and lack of infrastructure triumph throughout the country, it has been categorized as a newly emerging market (CIA , 2010)

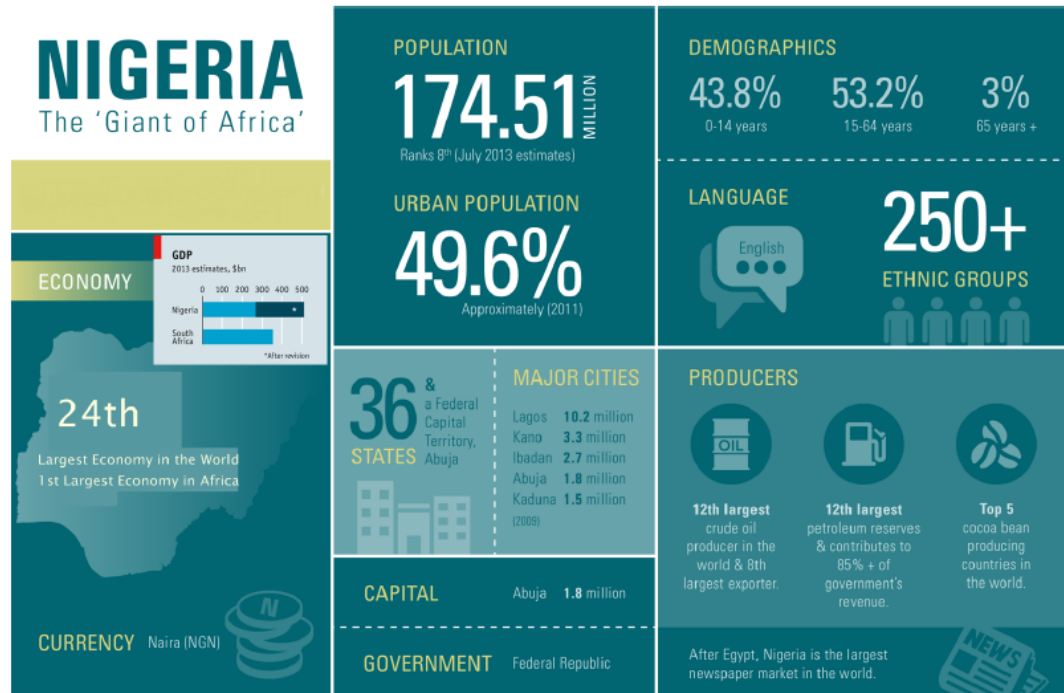


Figure 8 Nigeria facts ( A.G. Leventis (Nig) Plc, 2015)

## Technology:

- 1. Mobile Internet Penetration and Usage:** Nigeria is a fast-developing market, with financial development murmuring along at around 7%. As the biggest market in Africa, Nigeria's populace likewise keeps on ascending at around 3% every year. However, mobile penetration on a single subscriber basis is low, it is around 70% while considering the individuals who have access to it. Affordability and coverage are key barriers in driving expanded mobile penetration and the socio-economic advantages that take after from enhanced access to mobile services on coverage, the nation is very much provisioned in the urban area yet there remains an absence of infrastructure in numerous rustic districts. (GSMIntelligence , 2014) Internet users in Nigeria generally perform online activities on their cell phones. 94 percent of consumers uses social network sites and 93 percent browse the Web on their cell phone, Nigeria's major cities – Lagos, Kano, Ibadan, Kaduna, Port Harcourt, Enugu and Abuja. (Adepoju, 2015)

2. **Mobile connectivity and most popular data provider:** Connecting to the internet utilizing mobile operators is prominent in Nigeria since it is less expensive and less complex. A great number of people wishing to access the web as at now have a cell phone and at times, these cell phones are internet prepared. This implies one often needs to interface with the web by means of a mobile operator is to subscribe to an internet browsing pack inside his/her financial plan. Internet services by means of VSAT and cable are quick, yet wireless internet from mobile operators are presently making up for lost time with 3G, EDGE, and EVDO. The cost of the internet has been falling and will keep on falling as interest keeps on expanding. Today with as low as N1, 000 you can get one-month web access. Globacom is the primary GSM operator in Nigeria to launch any type of bundle exchanged data service with the launch of GPRS. At that point came EDGE and now Glo works an HSDPA 3.5G rapid network access called Glo 3G or more. They are presently trying 4G LTE (the primary moreover). Glo pre-paid and post-paid internet subscribers can now get to the high-speed web by means of Glo 3GPlus where they are accessible in Nigeria. Today with as low as N1, 000, you can get a 200MB internet bundle from Glo, 100% more than the business standard. Glo offers a 1GB web pack for N3,000, a 3GB web bundle for N5,000, a 6GB web pack for N7,500, a 10GB web pack for N10,000, and so on. Globacom has a subsidiary offering Broadband voice web video and data services. Airtel has probably the most intensely priced web pack in Nigeria. Indeed, in terms of web package in Nigeria just Glo mobile ranks at standard with Airtel. The Airtel 1GB web bundle is a standout amongst the most financially savvy web package in Nigeria at 3,000 NGN monthly. (Okafor, 2016) Usually people are using their data bundles for social media such as Facebook, Instagram etc. they hardly use their mobile data services for video calling since their data bundles expires quickly.



Figure 9 A snapshot of the mobile connectivity in Nigeria

As demonstrated above, it shows the total population in Nigeria with the active internet users and mobile connections. Illustrating 38% penetration of active internet users and 75% mobile connection with a 7% who are active mobile social accounts.

### Consumer Behaviour:

1. **Mobile consumer behaviour and Consumer online purchase:** Mobile e-business applications and sites are turning out to be more popular. Nigerian consumers are at a point where they comprehend the force of technology and how it can basically make their lives easier. In Nigerian rustic areas, we have started to witness urbanization in the feeling of the accessibility of Wi-Fi, Web cafes, mobile coverage and more. Online marketing has turned into a reality in Nigeria like in different nations where internet communication has turned into a reality. Nigerians like items which are extraordinary to them and which address their issues yet in the meantime should be items with great quality, esteem, fashionable and trendy. The youth populace, is more educated, more mobile learning and genuine. (Ellae, 2015)
2. **Consumer mobile app behaviour and users of more apps in the country:** Nigeria has seen a blast of mobile applications in the last couple years, making it convenient for cell phone clients to do everything from paying bills to sparing cash,

shopping, requesting food, staying aware of news, following their well-being, and much more. The mobile application industry is flourishing and with technology moving so rapidly, it can be hard to stay up with the latest with the most recent patterns. Nigerians Generally Depend on Applications to find directions and most Downloaded nearby local Android Application in Nigeria – Jumia Mobile Application.

- Mobile Saving money, Payments, and M-Trade: Making buys or exchanging stores by means of cell phones, tablet, and administrations is turning into a need for Nigerians.
- Advancement of free applications: At present, more than 80% of all applications created in Nigeria and utilized by Nigerian are free.
- Enterprise applications to take off over consumer applications: All huge ventures in Nigeria are liable to have their own kind of application development stages

#### **Political and Legal Issues:**

1. **Setting up a company:** A foreign organization expecting to bear on business in Nigeria is required to join an organization in Nigeria before doing as such unless the organization or the proposed business fits the bill for an exception under the law. A Nigerian company that is set up with outside support to do business in Nigeria will before initiating business need to enrol with the Nigerian Venture and Advancement Commission, a statutory body built up to energize, advance, co-ordinate and screen interests in Nigeria.
2. **Entry Barriers in starting your company:** There are no barriers for foreign businesses in Nigeria wanting to establish or invest in a business. Moreover, the process is very complicated which requires the local incorporation of public and private companies through the Corporate Affairs Commission and fees of N10,00 per N1 millions of authorised share capital for a private company or N20,00 per N1 million for public company plus N15,000 per N1 million in stamp duties. Foreign companies setting up in Nigeria must register with the Nigeria Investment Promotion Commission and must have a minimum share capital of N10 million.

#### **Retail Interface:**

1. **Where Nigerians buy their things:** Nigeria has a populace of around 174 million individuals. Lagos alone has a populace of around 21 million and the roads are frequently packed. An outing to the shopping centre can truly wipe out your entire day

because of traffic. This is one motivation behind why more individuals are shopping online in Nigeria and consumers are wanting to appreciate the comfort that it bears them. E-commerce in Nigeria is taking off at a wonderful rate as a developing number of cell phones and data plans accessible to people increase, permitting clients to purchase and sell things on the Web at a remarkable rate. Nigerians middle class consumers like to buy at open markets than at shopping centres. Nigeria is Africa's leading e-commerce country in the measure of potential and existing online customers, which is at 89 percent, contrasted with South Africa's 70 percent and Kenya's 60 percent. (Aderibigbe, 2015)

## 4.2 Kenya

Kenya is the most developed economy in Eastern Africa. It is additionally the financial, business, and logistical centre point of the whole area. Kenya's populace is assessed at 41 million with countless well educated English-speaking—and multi-lingual—experts, and a solid entrepreneurial custom. It is likewise an extremely "youthful" nation with right around 70% of the populace less than 35 years old. An expected half of Kenya's kin live beneath the destitution line, Kenya's qualities incorporate its HR, common resources, and key area.



Figure 10 Kenya Facts (Source Casting Crumbs)



## Technology:

1. **Mobile Internet Penetration and Usage:** Kenya at present has 29.6 million internet users representing 69% of the populace down from 71%. It's mobile and internet penetration is among the most elevated in Africa at 83% and 58% separately of the 44.35 million populaces. The evaluated number of internet users remains at 26.1 million, making Kenya the 21st most connected populace on the planet. Of those, 99.9% access their internet through mobile data. While feature phones still overwhelm, smartphones are getting up to speed quickly.

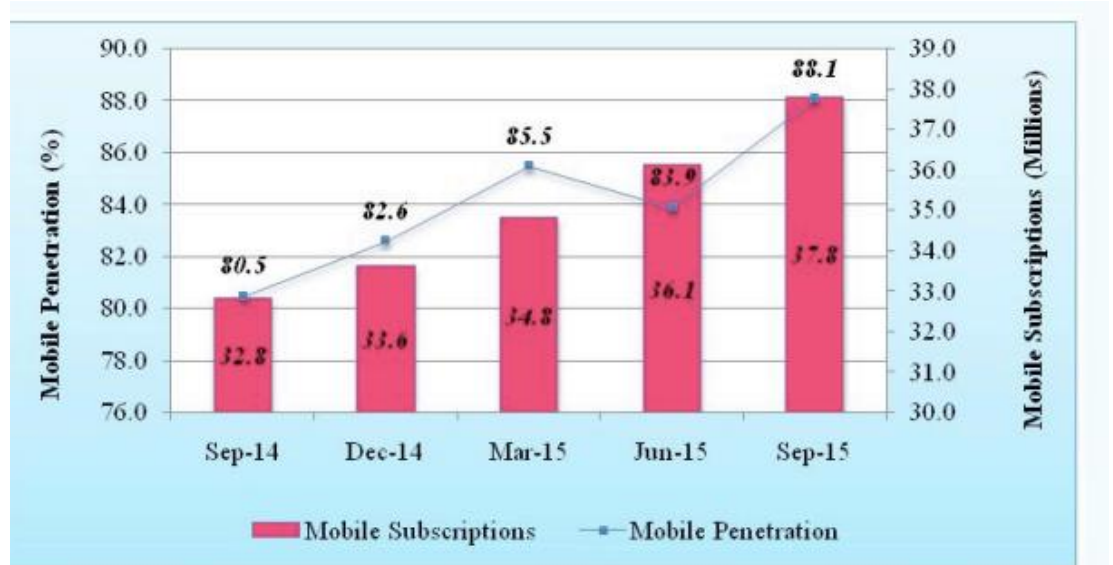


Figure 11. The internet and mobile penetration and mobile subscriptions in Kenya in 2015

In 2015 so far, the uptake of mobile services by Kenyans kept on developing amid the first quarter of the 2015/16 financial year spreading over from March to September 2015. As indicated by the quarterly part statistics report by the Communications Authority of Kenya (CA), toward the end of the quarter, mobile penetration remained at 88.1% with 37.8 million supporters up from 36.1 million in the past quarter.

2. **Mobile connectivity and most popular data provider:** Internet services in Kenya are conveyed through different stages including mobile networks, fixed wireless access, satellite systems, fibre optic and cable networks. Over the same period, the quantity of internet subscriptions expanded to 60.4% with 99.3% being mobile data Internet subscriptions. This is inferable from expanded affordability and accessibility of advanced mobile phones that encourage access to internet services including social media sites. Kenya has 3 fundamental operators Safaricom, Airtel (formerly Zain) and Orange. Coverage is entirely good, except for the extremely remote regions in the north, however mobile towers are at times over-burden,

which prompts slow speeds. Yet, the mobile network is quickly being expanded, in Kenya mobile phones are frequently utilized as a payment method. So, propelled payment systems are utilized by every one of the three providers for a wide range of instalments. (Wainaina, 2015)

Safaricom is the predominant provider in the nation. It is co-owned by Vodafone and the society. It has 2/3 of the national subscriber base and the best coverage even in remote territories. Due to the numerous users, it can be stuffed and experience slow speed. 4G/LTE has begun in 2014 in the urban communities of Nairobi and Mombasa on 800 and 1800 MHz. Before the end of 2016 further towns are going to follow. The value is 5 (5MB) to 1000 KES (30GB) and validity ranges from 30 to 120 days with their new bundle of data. Airtel, claimed by Indian Bharti Airtel is the second supplier in the nation. Its coverage is not on a par with Safaricom, but rather still covers 75% of populace in 2016 by 3G however 4G/LTE has not yet begun. Their quality is likewise from 5 (6MB) to 7000 KES (55GB) with validity ranges from 7 to 90 days with the data bundles. It additionally has the "unlimited" just alludes to WhatsApp, Facebook, Gmail, Twitter and Instagram social media. Orange in Kenya is the smallest supplier administering to 15% of the nation's clients. It is claimed by Telecom Kenya Ltd., which again is owned by the state and private investors. In 2015 the movement from their old CDMA to GSM system has finished and its CDMA system shut, however 4G/LTE has not begun yet. Orange offers the least international calling rates. Their value is additionally from 20 KES (20MB) to 2000 KES (5GB) and validity is from 7 days to 90 days. Orange likewise offers unlimited data bundles from 50 KES (200MB) 1 day to 990 KES (3GB) 30 days. (Wikia Inc, 2015) Generally, Kenyans especially the youth are into social media but hardly have access to video callings such as Skype etc. for international calls due to poor connection when using such applications.

### **Consumer Behaviour:**

1. **Mobile consumer behaviour and Consumer online purchase:** Access to internet and mobile money technology is changing the face of business in Kenya as purchasers now want to shop at grocery stores or shopping centre as opposed to corner shops. 73% of 30 million Kenyan mobile subscribers right now utilize their handsets to pay for items and services contrasted with only 15% around the world. It credits this advancement to the substantial number of M-

Pesa, Airtel Money, Orange money and yuCash subscribers who utilize their telephones in money transfer and banking services. (Sotunde, 2013)

#### KENYA CONSUMER PATTERNS

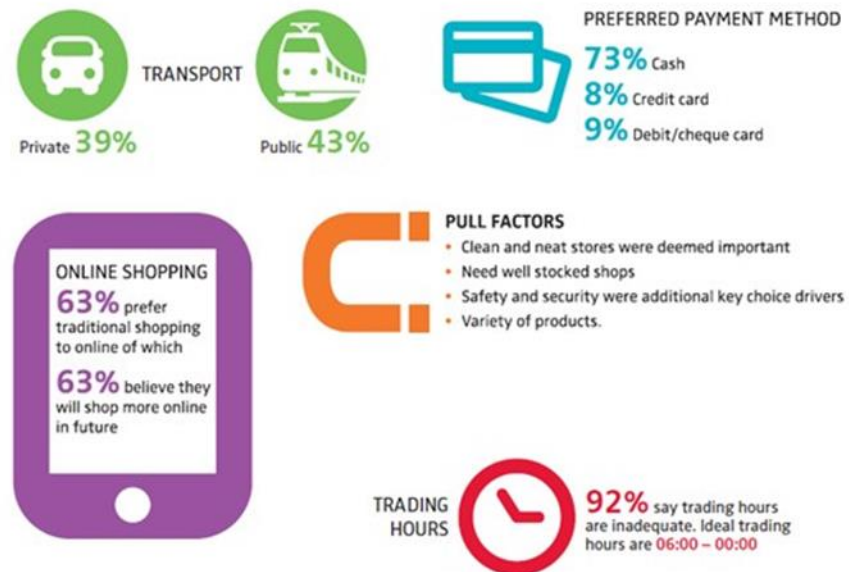


Figure 12 Showing the Kenya consumer patterns and how they purchase online

#### 2. Consumer mobile app behaviour and users of more apps in the country:

More than 60% of Kenyans possess a cell phone, yet not very many use applications other than M-PESA. Also, most Kenyans prefer to use google play store as their shopping platform, the image below shows the figures from Google play store to Windows store.

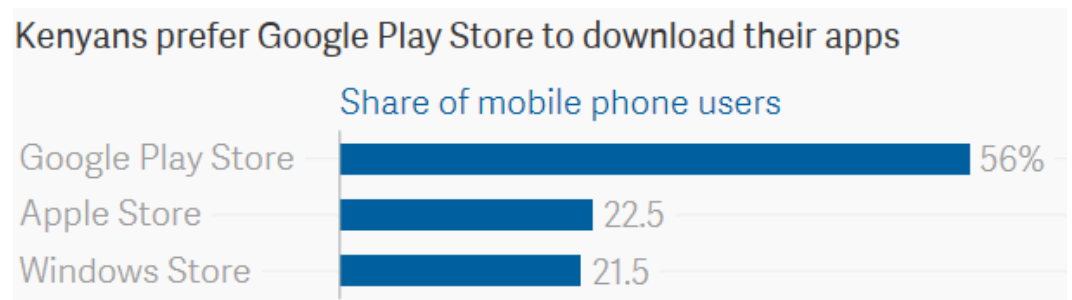


Figure 13. Kenyans preference to Google play store for their apps downloads

Most users utilize their gadgets for calls or searching the web, with Facebook the most well-known application for the clear majority. Also, with regards to which applications individuals will purchase, users appeared to organize practical tools, for example, banking, transport and wellbeing related platforms.



Figure 14. Kenyans apps preference that provide a service to their daily life

### Political and Legal Issues:

1. **Setting up a company:** Kenya is not a minimal cost economy. Indeed, the cost of skilled, educated labour is high by developing world measures. A vast bit of the youthful populace less than 35 years old is moderately unskilled, and subsists in a livelihood situation that offers couple of chances. Indeed, even in this way, Kenya's skilled, educated labour pool is moderately abundant in comparison with neighbouring countries. To set up a legitimate presence in Kenya an outside company may need to register with the Kenyan Registrar of companies (KRoC) as a remote organization instead of register a business or incorporate in Kenya. Within 30 days of establishing a business in Kenya, organizations must convey the accompanying things to the Lawyer General Chambers, in Nairobi:
  - A duplicate of the contract, statutes, Notice of Comprehension, Articles of Affiliation, or other instrument constituting or characterizing the organization and confirmed as exact by a Notary public;
  - A rundown of the organization directors and a secretary containing their full names, physical or postal location, nationalities, business occupation, and directorships (assuming any) of Kenyan organizations;
  - An announcement of all home loans or charges (assuming any) collected by the organization for any property arranged entirely or halfway in Kenya;
  - The names and postal locations of one or more individual's inhabitant in Kenya approved to accept service of legitimate procedures or notification for the benefit of the organization;
  - The full physical and postal location of the organization's head office or registered office;

- The physical and postal location of the organization's place of business in Kenya.
  - Affirmation of consistence: A commissioner of oath must sign this structure for your sake.
  - Register with the Tax Department for the single taxpayer proof number Online (Export.gov , 2016 )
2. **Entry Barriers in starting your company:** The most common entry barriers that a foreign company who wants to start doing business in Kenya has to be prepared to encounter corruption and insecurity, forgery and inferior goods, High Cost of energy, culture and poor infrastructure.

#### **Retail Interface:**

1. **Where Kenyans buy their things:** Kenyans are not known to be good online customers. Kenyan customers like to be educated about what is accessible in the market online and after that continue to finish their buys offline, once they construct their trust in your brand and services. Kenya's love to shop additionally at stores and retail venues.

### **4.3 South Africa**

South Africa is a standout amongst the most various and captivating nations on the planet. South Africa is situated on the southern tip of the African landmass, flanked by northern neighbours Namibia, Botswana, Zimbabwe, and Mozambique. South Africa is a country of assorted diversity, with 51.77-million individuals and an assortment of societies, dialects, and religious convictions. English is one of these, and everywhere you go, you can hope to discover individuals who speak and comprehend it. English is the dialect of the urban areas, of business and banking, of government and authority archives. Value-added-tax (VAT) is charged on most things. South Africa is constantly open for business - in each economic part. With a stable democratic government, a sound monetary system and an exceedingly controlled banking part, the nation is a shelter for investors. (South Africa.info)

## Technology:

1. **Mobile Internet Penetration and Usage:** The internet is going mobile in South Africa as developing quantities of individuals try to stay connected while on the go. South Africans regularly switch between Wi-Fi and mobile connections to save cash and to boost their web speeds for data utilization. 87% of cell phones in SA interface with the web by mobile broadband (3G or LTE) connections, and 19% by means of Wi-Fi. Then again, for tablets, the situation is basically switched with 95% of the devices connecting through Wi-Fi. Nationally, users' burn through 24.7% use their pay on mobile services, which incorporates data and voice. (SHEZI, 2016)



Figure 15. The digital situation in South Africa

- The figure 15 demonstrates that half of the aggregate populace (26.84 million representing 49%) in South Africa is viewed as a dynamic internet user. Active social media users across web and mobile stand at 13 million (24%), while mobile social media users stand at 10 million (18%).
2. **Mobile connectivity and most popular data provider:** In South Africa, more specifically, the advancing with the speed of the web is gradually yet nicely. Currently with the normal download rate of 2.85 Mbps. The normal download speed positions South Africa as the sixth quickest on the African continent. The quickest provider, UniNet has a top rate of 15.68 Mbps with the mobile giant Vodacom and Cell C giving 3.44 Mbps and 3.26 Mbps respectively. The rate of South African's with connectivity is still alarmingly low. Vodacom as of now has the best voice and data

system in South Africa, with MTN in second place, Telkom in third, and Cell C in fourth. (ActivResults, n.d.)

Vodacom has over a half piece of the overall industry with more than 23 million subscribers. They have however generally been a standout among the costliest with regards to offering mobile broadband deals. Their prepaid data packs have been very costly for quite a while – unaltered for quite a long while, actually – with just a late value drop. 2GB – the passage level; most likely the absolute minimum anybody ought to hope to get – goes for R249. However, Vodacom has prepaid data packages that go as far as possible up to 20 GB, which right now offers for R999.

MTN's prepaid data bundles have been costly for quite a while, yet in later times they have experienced somewhat of a change and have turned out to be a great deal more reasonable. MTN tend to round off their data packs. On the off chance that you purchase 500 MB worth of data, then you get precisely 500 MB, when the genuine sum is 512 MB. So, it could be contended this is somewhat unethical as they are successfully exchanging that data to another person. MTN doesn't have numerous advantageous deals to the extent prepaid data goes.

Cell C is mostly in charge of achieving the bringing down of data costs in South Africa, and in addition boasting about their utilization of the prevalent 900MHz band. Their contract deals are regularly strange contrasted with the prepaid alternative, in light of the fact that not just do you need to pay R195 for a SIM and connection expense, yet you likewise generally just get a lighter 7.2 Mbps-proficient modem. Cell C's prepaid data packs, which keep going for a timetable month, aren't terrible by any means, if you would prefer not to focus on a major ordeal like the ones above, and would rather purchase bundle on a once-off basis.

Telkom is a South African based telecom organization with the fourth network in the country. It meanders at different places on the 2G and 3G system of MTN (not on 4G/LTE) for free. Note that their own 3G is on 850 MHz, 4G/LTE is the uncommon 2300 MHz and free for prepaid ahead of time in the zones set apart on the map (switch to LTE). Their data pack is from 25 MB (R7.25) to 100 GB (R3199). (HubPages, 2015)

### **Consumer Behaviour:**

- 1. Mobile consumer behaviour and Consumer online purchase:** In this continually connected world, South Africa, with 53 million occupants, is quickly experiencing growth with the computerized front. A late study by ourmobileplanet.com observed that 29 million South Africans utilize a cell phone, 20.5 million a smartphone. It's generally simple to get a smartphone contract in South Africa and this has been

useful for the country's internet penetration. The study found out that the nation's mobile users, 57% barely ever utilize a desktop PC, and fortifying the point of view that mobile is the way to SA's quickly developing digital scene. Half of South Africans utilize their smartphone when they're before different gadgets since it gives them moment access and the solutions for their questions. (Schmidt, 2014) South African customers still lean toward physical stores notwithstanding significant development in online shopping, compared to developed markets, the internet shopping portion in SA is little and generally centred around the non-food market. Nonetheless, since the nation's populace is so youthful, the adoption of a more socially connected, advanced retailing space where clients buy items as well as get a huge experience. Contrasted with developed economies, South Africa has been moderately moderate in its uptake of online shopping, because of low web penetration in households. Be that as it may, some organizations expected a steady take off less expensive broadband, and expanded utilization of smartphones, to be a kicker for e-commerce. (MOORAD, 2015)

## **2. Consumer mobile app behaviour and users of more apps in the country:**

Around 21% of smartphone owners do banking and finance also related buys utilizing their telephone, while just about half of smartphone owners have been presented to mobile commercials before. South Africa is encountering comparative development in smartphone penetration and mobile app usage. 17.7 million of the 37.2 million grown-up populaces make utilization of mobile applications or access the web by means of their smartphones. The nation additionally leads in mobile application downloads in the Sub-Saharan African area. (SMESouth Africa, 2015)

### **Political and Legal issues:**

1. **Setting up a company:** Beginning a business in South Africa is simple. No licenses are required for non-natives (aside from business and work permits) and local people to start a business. Ordinarily a scope of authoritative procedures must be agreed to. Having acquired business and work licenses (applies to non-natives only), the accompanying steps should be taken:

The organization must be registered with the South African Registrar of Organizations in Pretoria inside 21 days of the organization being begun, followed by Registration with the Recipient of revenue, Registration with the Cape Metropolitan Committee or District Council, Organizations utilizing staff will need to contact the De-



partment of Labour in regards to obligatory commitments to the Unemployment Insurance Fund (UIF) in conclusion only organizations managing in new foodstuffs or wellbeing matters are required to register with the local authority.

2. **Entry barriers in starting a business:** Beginning a business is an extensive strategy in sub-Saharan Africa and can cost a huge extent of salary per capita. This is mostly valid for South Africa, although the expense of beginning a business is just 0.3% of wage for each capita contrasted with more than 60% somewhere else on the continent. The expense of managing development grants is additional to a great degree modest in South Africa in contrast with the whole continent. Getting power is a major concern for organizations in South Africa, taking 226 days and including a string of long systems. It takes 23 days and six procedures to register a property, although can fluctuate altogether relying upon how rapidly a rates clearance certificate can be acquired from the local authority and to what extent it takes the conveyancer to hold up the deed at the Deeds Registry. Paying taxes takes 200 hours to finish for each year and requires nine payments. South Africa is a famously precarious place to lead abroad trade, although huge steps have been made in correcting troubles experienced when trading across borders. It takes two years on average to determine bankruptcy, costing 18% of the bequest with a recuperation rate of 35.4%. There are numerous cultures and various distinctive dialects talked in South Africa, which implies embracing a bespoke way to deal with various areas is pivotal. The business environment is entirely casual and South Africans can be direct in their approach. Although South Africa is a transactional culture, they are an amiable people who have profoundly rooted customs and it is a smart thought to attempt to fabricate a compatibility and in addition furnish partners with some foundation information around oneself or organization. (TMF Group, n.d.)

#### **Retail Interface:**

1. **Where do, South Africans buy their things:** South Africans love to shop and to sell. Extensive shopping's malls are to be found in the nation's urban communities and towns, where everything from giant chain stores to little claim to fame boutiques offer whatever you could need. Likewise, South Africans affection to shop in their large flea markets practically found in each city or they discover a deal at some roadside merchants.

#### 4.4 Ghana

Ghana is situated in West Africa, between Côte d'Ivoire (Ivory Coast) and Togo. The atmosphere is tropical: warm and moderately dry along the southeast drift; hot and damp in the southwest; hot and dry in the north. Ghana is the second-biggest cocoa producer on the planet and the second-biggest gold maker in Africa while as of late found oil stores are promising. Together, the three commodities represent the lion's offer of the export market (79%). The biggest three exchanging accomplices, France, Italy and the Netherlands, are situated in Europe, notwithstanding Ghana having expanded away to Asia; Europe's offer of fares has diminished from 64% in 1996-2000 to 47% in 2007-2011 while Asia's offer expanded from 8% to 17%. Ghana has grown close ties with China, the biggest wellspring of imports and an undeniably critical concessional loan specialist. Horticulture and industry are essential remote trade workers, which likewise represent around a quarter of Gross domestic product each while administrations are the biggest segment compensating for half of Gross domestic product. Ghana has a standout amongst the most exceptional budgetary parts of sub-Saharan Africa, representing 5% of Gross domestic product. The managing an account part is all around promoted and sees solid returns, however, nonperforming credits are diligently high. Ghana's biggest resource is its reputation of political and social stability, moderately one of a kind for Africa. (Dumitru, 2010)



Figure 16 Fast fact about Ghana

## Technology:

1. **Mobile Internet Penetration and Usage:** Ghana was one of the primary nations in Africa to connect with the Internet. With a normal household download velocity of 5.8 Mbit/s Ghana had the third quickest speed on the African continent. As indicated by the Internet World Statistics (IWS) 2015 research, populace of internet users in Ghana expanded from 30,000 in the year 2000 to 5,171,993 in 2015. The infiltration populace rate subsequently remained at 19.6% in 2015. Ghana's mobile phone penetration rate has ascended to 59.7 for each penny after the voice endorser base moved to more than 31 million. The dramatics rise in the quantity of individuals with access to cell phones has been credited to the recent push telecom companies to grow their network coverage. (Laary, Ghana mobile phone operators drive telecoms boom , 2015)
2. **Mobile connectivity and most popular data provider:** The mobile phone market in Ghana is one of the most developed in Africa. Most Ghanaians own a cell phone, and like to have a mobile than have an altered fixed phone line or web access. The main player in the telecom area in Ghana is MTN. Current measurements has demonstrated that MTN has caught more than half of the mobile sector.  
With a data package from 20MB (GH¢ 0.5) to 10GB (GH¢ 120) also offer unlimited monthly data package for GH¢ 150. Airtel Ghana maintains position as the fastest growing telecommunication network recording remarkable growth in both data and voice, with 10MB (GH¢0.5) to 12GB (GH¢150) from a validity of 1 day to 90 days. Vodafone on the other hand has been a good internet provider over the years with a validity from 1 to 45 days, their internet packages are from minipack starter of 1 volume (GH¢0.5) to 6144 volume (GH¢90) the downloader, also, they have jumbo data packages “which are big volume data that gives customers enough data allowance for their needs without having to worry about re-bundling within the month” they package are in two the jumbo browser of (GH¢ 150.00) 10 GB 30 days validity whiles the other jumbo streamer (GH¢ 250.00) 20 GB also 30 days validity. Also, followed by Airtel and Tigo with a slight difference in internet data bundle. Surfline is a new internet provider in the country with a 4G LTE network but due to it high cost most people don't use it, their data packages are from 1GB Data Bundle(GH¢25), 5GB Data Bundle(GH¢75), 10GB Data Bundle (GH¢125), 20GB Data Bundle(GH¢205) and 50GB Data Bundle(GH¢445). Ghanaians hardly use video calling with their data bundles likewise Nigerians they also have poor services with the 3G system and their data bundles run out faster which makes it uncomfortable for them.

### **Consumer Behaviour:**

1. **Mobile consumer behaviour and Consumer online purchase:** Mobile device possession keeps on rising exponentially. These gadgets are greatly affecting consumers' propensities and banking conduct; there is, actually, a sensational increment in the utilization of cell phones for financial transactions and services. For the most part, Ghanaians react rapidly to changes in costs of services. Latest studies have demonstrated that the Ghanaian consumer is receptive to technological changes. This is apparent in the then increment in mobile subscribers in the country. As indicated by the National Communications Authority (NCA), the rate at which Ghanaians patronage PCs and smartphones are additionally expanding. Most Ghanaian banks are likewise embracing web banking platform an account stages to serve their clients. Other Financial substances, for example, the estate sector, logistics, and medium scale areas are additionally boosting the web marketing platform. The support of the online markets is constrained to the proficient populace.
2. **Consumer mobile app behaviour and users of more apps in the country:** Ghana is the second apps downloader in the continent Africa Concerning mobile applications. With the sharp ascent of mobile penetration in Ghana, numerous applications have been created in and outside Ghana that is upgrading the personal satisfaction in Ghana. These applications are upgrading the personal satisfaction in areas, for example, communication, education, horticulture, finance, governance and so on. Some of the applications that can be found that consumer use often as at follow; MPower is a payment system that is built to work with any favoured wallet or bank account in Ghana to offer a safe and advantageous payment experience. These wallets could be as Airtel mobile money, MTN mobile money, Tigo money, MasterCard, speed banking or Visa electron to give some examples. Another app is Esoko started in 2005 as "Tradenet" and was renamed Esoko in 2009. It is a Ghanaian development that uses a text messaging system and online platform to connect the data gap confronted by farmers inside Africa. Other examples of local applications are tonaton, kaymu, snoocode among others. (Blankson, 2015)

### **Political and Legal issues:**

1. **Setting up a company:** Ghana is a former British colony and was the first nation in the sub-Saharan region to pick up its independence in 1957. English remains its official dialect, so communication ought not to be an issue all through your business activities in Ghana. Firstly, investors should enrol their business with the Register

General. After effectively doing as such the investor will get the incorporation documentation to check the business registration. Ghana Investment Promotion Centre (GIPC) they assist with setting up a business in Ghana. As there is least venture sum required a bank account should be set up to encourage the foreign of the investment and in addition all future business transaction. Registration is then required with the GIPC, Registration with the Internal Revenue Service and the Value-Added Tax Secretariat is necessary. The Ghana Investment Promotion Centre is responsible for registering all Enterprises in Ghana. (The Ghana Investment Promotion Centre , 2016)

2. **Entry barriers in starting a business:** Ghana permits foreign telecommunications firms to give fundamental services yet requires that these services be given through joint endeavours with Ghanaian nationals. There are regular issues identified with Ghana's complex land tenure system. For instance, building up a clear title on land can be troublesome. Non-Ghanaians can have entry to arrive just on a leasehold basis. The leftover impacts of an exceedingly managed economy and absence of transparency in certain government operations make an additional component of danger for potential investors. Entrenched in local interests now and then can crash or defer new entrants, and secure government endorsements may rely on upon a candidate's local contacts. (Office of the United States Trade Representative, 2009)

#### **Retail Interface:**

1. **Where do Ghanaians buy their things:** Selling and buying online in Ghana have turned into a more prominent accomplishment than the vast majority thought. Owning to a portion of the best free grouped sites, for example, olx.com.gh which permits individuals to post promotions for free, a few Ghanaians are joining the universe of online market—selling and purchasing both new and utilized items. Despite the fact that the shops and markets are still the greatest spots to trade in Ghana, much the same as the Western World, Ghana's developing internet trading will in a couple of years assume control. The more individuals access the web, the greater the online business sector gets to be. (Ghanacelebrities, 2014)

## 4.5 Tanzania

Tanzania, the biggest nation in East Africa, incorporates the spice islands of Zanzibar, Pemba, and Mafia and contains Africa's most astounding point—Kilimanjaro, at 5,895 meters (19,340 feet). It is bordered to the north by Kenya and Uganda. Towards the west is Zaire, Rwanda, Burundi and Zambia, and towards the south are Malawi and Mozambique. It covers a zone of 945,000 sq. km, the extent of Denmark, France, the Netherlands, the Republic of Ireland, and the Unified Kingdom joined. Tanzania contains a coastal lowland, volcanic highlands, and the Great Rift Valley and includes its domain, Tanzania is the only nation on the planet which has distributed no less than 25 percent of its aggregate zone to natural life park and protected zones. It has a populace of more than 26 million with 120 African ethnic groups, none of which speak to more than 10 percent of the populace. The SUKUMA, the biggest group, live in the north-western part of the nation, south of Lake Victoria. Crime levels are low and Tanzania's record on human rights is great. ( SAFARI WEB, 2013)

Official Name:	United Republic of Tanzania
Area:	945,000 sq. km
Time:	GMT +3
Population:	29 million
Population Density:	31/sq. km
Urban/Rural Split:	22% / 78%
Literacy rate:	68 per cent
Capital City:	Dodoma
Government:	Multiparty Parliamentary Democracy
Head of State:	President Benjamin Mpaka
Language:	English and Kiswahili
Currency:	Tanzania Shilling (TSh)
Exchange Rate:	TSh 600 = US\$1
GNP:	US\$ 2.5 billion
Per Capita GNP:	US\$ 110
Balance of Payments	US\$ 284 million(deficit)

Figure 17 Tanzania fast fact ( SAFARI WEB, 2013)

### Technology:

1. **Mobile Internet Penetration and Usage:** Smartphone penetration in Africa has been quickly expanding the most recent couple of years. Tanzania is no special

case; smartphones are common in urban areas and particularly among youth who are studying or have as of late finished higher education. Like in other African nations, cell phone use has soared in Tanzania in the past decade. According to the Internet World Statistics (IWS) 2015 research, populace of web users in Tanzania expanded from 115,00 in the year 2000 to 7,590794 in 2015. The penetration populace rate, thusly, remained at 14.9% in 2015.

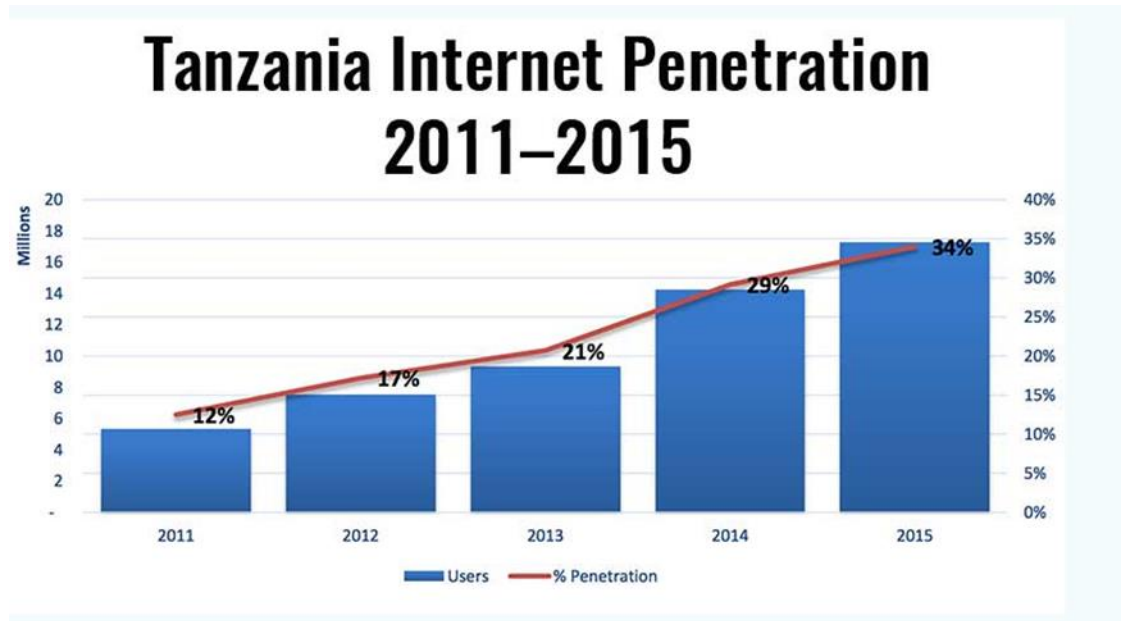


Figure 18 The Tanzania Penetration from 2011 – 2015

The figure above clearly illustrates that in 2011 only 12% of internet was used in the country and in 2015 we can see a massive penetration of internet to 34%.

2. **Mobile connectivity and most popular data provider:** Research has demonstrated that only 1.5% of the populace access wireless web connectivity. At present, there are 5 network providers working in Tanzania:

Vodacom together claimed by Vodafone and South African Telekom, is the market sector pioneer in Tanzania with a 38% share it has more than 10 million subscribers and still developing. Because of the immeasurably of this system, it offers numerous services including broadband Web, and in addition mobile Web. Their data packs called "Cheka Internet" is from 1 day to 30 days, is accessible from 10 MB (200 TSH) to 15 GB (35 000 TSH).

Airtel is the second provider in the nation. It has a piece of the pie of 33%. It has a bit lower coverage than Vodacom, however dependably at the lower rates in the nation. Airtel Tanzania offers home Wi-Fi, 3G network, and incredible telephone

data bundles. Is from 1 day to 30 days, from 50 MB (250 TSH) to 20 GB (40 000 TSH)

Tigo is the third supplier in Tanzania. It is controlled by the Millcom Group. Tigo has a piece of the pie of 23%. It was the first to begin 4G/LTE on 800 MHz in Dar es Salaam and is accessible also on prepaid. Is from 1 to 30 days from 50 MB (250 TSH) to 15 GB (35000 TSH)

Zantel (for the most part in Zanzibar) Zantel used to be the nearby supplier on the island of Zanzibar. That is the reason it has a decent coverage there, yet no coverage on the mainland. It is from 1 to 30 days from 75 MB (300 TSH) to 12.5 GB (25000 TSH)

Halotel was founded in 2015 as the 5<sup>th</sup> operator in the country backed by Vietnamese Viettel. Covers officially 90% of the populace in 26 areas by 2G/3G and aim for 95% before the end of 2016. Is from 1 to 30 days additionally validity 30MB (249 TSH) to 4,000 MB (24,999 TSH). Halotel likewise has unlimited data bundles. (Wikia Inc, 2015)

### **Consumer Behaviour:**

1. **Mobile consumer behaviour and Consumer online purchase:** Tanzania's telecommunications division became considerably in the previous decade. There are presently 34 million cell phone subscribers, up from only 4 million in 2005, and more than 11 million web users versus 1.7 million clients in 2005. The upsurge in mobile money use in the Tanzanian market can be generally credited to service suppliers' eagerness to investigate and address client requirements for more noteworthy client enlistment and maintenance. Until 2014, consumers generally occupied with just essential mobile money activities, for example, cash-in/cash-out capacities, individual to-individual transfers and airtime buys. Mobile money utilization developed, and sorts of use were genuinely static over all clients. Customers were moderate in receiving available advanced capacities, including reserve funds, bill pay, borrowing and insurance, and even inter operable individual to-individual transfers. (Wanga, 2015) These days, Internet shopping is getting to be common in Tanzania enough to supplement the traditional ways which includes physical bargaining and purchasing. A few online gateways such as Kivuko, Kumatana, ZoomTanzania, Inauzwa has been set up, trusted and used to encourage the internet shopping approach in the country. Though the practice is more appropriate in urban areas however there are numerous confirmation demonstrating the development of this promising technology driven method for working together all through the nation. Online network is the primary facilitator for the development of the internet shopping business. With the web,



clients can associate with the sellers who are not physically in the same spot. The prominently change in the payment model is the solid mobile money services offered by all Telecom service provider. These days it has turned out to be excessively regular for Tanzanians, making it impossible to utilize M-Pesa, Tigo Pesa, Airtel money and the likes to pay for their bills, giving monetary help to each other and purchasing things on the web. Tanzania has developed the leading nation on the planet in mobile money services. The nation is leading the world in giving low interest loans through cell phones and being one of the greatest markets on the planet for providing mobile money services. (Semiono, About us: knowcache, 2015)

2. **Consumer mobile app behaviour and users of more apps in the country:** Tanzanians, as other Africans on the continent, are doing nearly everything by means of their telephones nowadays—from paying bills, depositing and transferring money, to getting loans.

#### **Political and Legal Issues:**

1. **Setting up a company:** Politically, Tanzania is one of the countries that is supporting a moderately stable democracy. The Business Registration and Licensing Agency oversees the enrolment of organizations in Tanzania. Foreign companies are the sorts of companies incorporated outside Tanzania territory and they come in the nation as branches of such outside companies. Regardless of the possibility that all subscribers and shareholders or shareholders are nationals of the United Republic of Tanzania, the organizations are viewed as outside. They are enrolled under part XII of the organization act. The registration procedure of this sort of organizations incorporates the accommodation to the registrar:
  - A) Certified duplicates of Notice and Articles of association
  - B) Notification of circumstance of the registered office in the nation of habitation
  - C) Rundown of directors of the organization
  - D) Individual inhabitant in the nation who are delegates of the organization
  - E) Copies of latest accounts and related reports of the organization
  - F) Certificate of consistence is then issued after the procedure. (BRELA, 2015)
2. **Entry barriers in starting a business:** Tanzania specifically, while immature, is brimming with potential and opportunity undiscovered. The barriers to entry fluctuate broadly and rely on upon the political, legal, and business situations in every nation.

Notwithstanding, working together, especially in these rising economies is generally based "who you know." All entrepreneurs highlight the significance of having great local partners that can explore the frequently unusual environment for propelling or extending your business in the nation. In Tanzania, an area is claimed by people under government supervision, likewise, it is difficult to get to public infrastructure especially in urban ranges. (Zuabi, 2014)

#### **Retail Interface:**

1. **Where do Tanzanians buy their stuffs:** Most Tanzania's do shop in the modern shopping malls but mostly prefer the local open market for their items to be able to bargain. They also don't have much of these shopping malls.

#### **4.6 Summary of Data Analysis**

In this chapter, I will be using a table to summarised all the data analysis of each country rating them from a scale of 1 - 5 which 1 stands for very bad, 2 = bad, 3 = good, 4 = very good and 5 = excellence.

Table 1. Rating of each country from a scale of 1 -5

	<b>Nigeria</b>	<b>Kenya</b>	<b>South Africa</b>	<b>Ghana</b>	<b>Tanzania</b>
<b>Technology</b>	3	4	4	3	3
<b>Consumer Behaviour</b>	4	4	4	3	3
<b>Political and Legal</b>	4	2	3	2	3
<b>Retail Interface</b>	4	4	4	3	2

## **5 Discussion about the interview results**

### **5.1 Key Findings from the Interview**

Despite, every country has its issues I will be putting down each country with their main strengths and weakness through the interviews conducted here in Finland and with personnel's in each country.

#### **5.1.1 Nigeria**

The connectivity in Nigeria is not that bad or good. The grading will be 70%, there is more usage of mobile internet because Wi-Fi is not that common in the country. Also, many of the shopping in the malls in the country don't have free access internet is usually locked and one must pay for them, moreover, there aren't any apps which do pay for services done or executed for them. There a legal requirements or procedures to be followed before starting a business in the country, moreover, there is basically a political influence in the business sector due to corruption, business can be hijacked etc. since there are people already in that market Nigerian Communications Commission (NCC) they oversee the telecommunication sector to give you a license to start your communication business. Glo telecommunication is the best internet mobile connectivity in the country having a collaboration with these operators can boost the app consumption. Culture won't be much of a problem in the usage of the app is if only the app gets accepted and adequate to use but you will need to go through a platform for this app to be accepted. However, there is a far better security technology that protect consumer's sensitive information for instance in their banking system, is also an app like a tokening device which generates automatically random number and even if someone steals your tokening device one can't access anything since it will ask also some personal questions before it can operate such as Nordea banking and access code. The youth is a far better target for this app since is more beneficial and they have more time on their hands to help these companies.

Also, when wanting to start a business in Nigeria there is a need for a ground person who knows his way around to help the company. Unemployment rates are high and there's lack of infrastructure. However, people will be interested in this app if they think is valuable and has a good essence or help them also understand what other business are doing and how they can also help them improve the condition of the Nigerian business sector to help them meet their customer's needs. There are also, a lot of shopping malls and independent retailers in the country. The interviewee didn't have any knowledge of what is mystery shopping and the concept it stands for. Nigerians, use all sort of medium to market their products also they are also into online shopping due to traffic in the big cities due to over population.

And there is much difference from the retailing sector in the urban and rural cities. Nigeria main cities are Lagos, Kano, Ibadan, Kaduna and Port Harcourt.

### **5.1.2 Kenya**

Coverage in the country is good and stable but with that the cost of it is very high too. Kenya is a generally stable nation. This is basic in any nation that is attempting to progress, likewise, the main East African economy which has a critical part of the East African community, is the leading African common market, has a diversified agriculture, its execution of telecom and money related services are great e.g. the mobile cash and finally has a Dynamic demographics and rising middle class as well. Also, the country has a good internet usage which is growing quickly. Kenya has one of the biggest internet divisions in Africa, with more than 30 authorized ISPs. The internet is accessible in Colleges, Web Bistros, group data focuses, open libraries, and so forth. There is usage of Wi-Fi services more in shopping centres than at home, people use their mobile data more at home than outside since cafes, shopping malls do offer these Wi-Fi services. Wi-Fi services are not free in most of the malls since they give you access for just 10 mins and when you want to browse more you must pay for it. Before one can start doing a transaction with any company in Kenya one should go through some legal procedures laid down by the company or the laws. Safaricom is the biggest telecommunication market.

There isn't much of technology or any security procedures in place to help people with their sensitive data. Working condition in the country is not that good but it also depends on your status and your job position too. Most companies use face-to-face surveys to gather their customers' insights on how their products are doing or they after calling customer services they can ask you to give feedback, also they can also use social media services for customers to give their feedback. Kenyans do care about brands 62% since not everyone is not on the same level to buying such expensive goods. Best people for this app is the end user who think is valuable to them, culture won't be much of a problem for this app since people like to try new things a lot and are more equipped with technology. There are a lot of shopping malls in the country since now the government has banned street hacking and making things safer for people to buy also there are also independent retailers in the country. The interviewee didn't know much about the retail sector market. The major cities in the countries are Nairobi, Mombasa, Nakuru and Eldoret.

### 5.1.3 South Africa

There needs more improvement in the connectivity for most South African telecom operators, some of the operators such as MTN gives poor coverage in some areas while Telecom gives fast internet connection and has a little better coverage in some areas than MTN even though some areas are not covered in the country in this modern era which people need more fast connectivity. Usage of Wi-Fi is more common with some South Africa people; they prefer to use their mobile internet outside than at home. Most people usually use their smartphone at both home and outside. Shopping malls do have Wi-Fi services but you have a minimum time but mostly is not free access it. Most people use WhatsApp etc. these communication apps to get access to their friends and families but also it depends the platform each person uses, the main operator people usually use is MTN and telecom but they also have other players in the market. There isn't much knowledge on apps that give benefits after a service done. But it has a good telecommunication infrastructure just poor coverage areas.

But there are legal regulations to be followed in the country, also the country has a well-protected property law, also has a well expanded level of E-Business and electronic trade. Culture won't be much of a problem but rather it's going to get a better market if people get to know they will profit from it since people work better with money. There is also a little high level of unemployment in the country, there isn't much of the apps that helps secure customer's data but there are some security measures that helps protect customer's data with asking more details about the person before anything can proceed. Most companies do ask their customers through calls, but also some companies do assign agencies to help them do these tasks. Apart from the benefit people might be interested in the app, there can be some measures such as how the app is going to benefit the community, is the going to improve the connectivity, the main thing what is it bringing into the community. Most people it depends convenience some prefer both going to the malls while others that doing have time prefer stay home and shopping online, it deepens what the survey is about and where the questions are going to come from and the task involved. The best target group will be the youth and college students because they are more experimental and understand the benefit they will be gaining out of it than the older generation who wants to stay with what they know. There also a lot of shopping malls and retailers but the interviewees didn't have much knowledge on the retail sector in the country, mostly retail distribution is done online and physical distribution. Main cities in the country are; Cape Town, Durban, Johannesburg and Soweto.

#### 5.1.4 Ghana

Ghana needs more connectivity; many places do not have access to internet still in this modern era. Vodafone as a good mobile internet connectivity than MTN even though it has a good market position, Ghana telecom was bought by Vodafone which makes it easier for many new sites and new developed areas to get access to internet. Most of their apps use mobile internet is very hard to get access to Wi-Fi services unless one goes to the Internet cafes or buy it even with that still in some areas is very difficult to access it. Smartphone is usually used more at home than outside since most are on the go or at work so hardly have time for it, and at the shopping malls do have Wi-Fi services but is not free to access it but some people can by-pass their security system and mobile internet connectivity is more used in the country than Wi-Fi services. There is hardly usage for credit cards but rather mobile money is used for the paying of these internet access or you can go to theses hops that offer these Wi-Fi services and it depends on how much you will pay for it. But some malls also give a few minutes to access the internet then later you must pay to continue with the usage, many of these malls can be found at the capital city Accra. MTN is the most dominant communication service but not that good in the internet services Vodafone came up with a good strategy to help internet consumers which is called Vodafone X where one subscribes to the internet data and get free access to most of these social media apps such as WhatsApp, Facebook, Instagram etc. Vodafone and MTN are the two main competitors in the country, there isn't any app that is like the Crowst app to give out benefit or any other services.

There are some business procedures they must go through but they must be registered in the country which shows that they exist in the country before making any business transactions. Ghanaians take a long time to adapt to change so it will take time for the app to be able to settle in even though there will be benefit at the end of the day and there is a lot of political interference in the business sector. The working condition in the country is worse because you must work a lot and get a few money as salary, there is any technology or security procedure in the country everyone is free to send and receive confidential messages only the political sector is more secured some people hardly trust the technology system, all the country knows is that technology has arrived but there are any procedures to help people feel confident to use it. There aren't any apps in place to help business gather market data but rather they use Twitter and Facebook as a customer reach to get their customers feedbacks. Businesses hardly got through agencies for market data but uses their social handles for it. From 2012 to now Ghanaians consumers are brand knowledge 40% than at first, people will be interested in the app if it passes through the student or

youth the country will accept it because student do have the power in the Ghanaian consumer market. The wealthy Ghanaians or foreigners do buy online but the big sector do go the normal open market than the shopping malls but rather the shopping malls are mainly for relaxation than buying.

People don't mind answering survey on the go with no problem all they will need is a little introduction about what it is about. There are mainly 4 malls and more retailers than the malls, generally, brands distribute their items through online 30% and 60% physical distribution. Casa trasacco is a one of the main retailers in the country they are into home appliances but Oca Deco is the core retailer in the country which offers all sectors of things such as clothing, food, home appliances etc. There is mass difference in the rural area and urban areas. Main cities in Ghana are Accra, Tema, Kumasi and Takoradi.

#### **5.1.5 Tanzania**

There is major improvement in the internet connectivity in the country, because the coverage is very bad and some places still do not have access to internet services. Most people use mobile internet and the usage is more at home that outside. The Wi-Fi is not easy to find at shopping malls but you can find it the shops and cafes within have these Wi-Fi services but is not free access them. Communications apps are mostly used in the country such as WhatsApp, Telegram etc. There is a similar app in the country which provides some benefit for doing some task and is called Premise which lets you earn money by taking photos about products and price with your smartphone but is very complicated because of the categories it gives due to not enough shopping malls and people shopping more at the open markets. There are legal procedures which must be followed to have some transactions with any company, there isn't technology in place to help people sensitive information. There won't be much political interface but it depends also on the kind of company which is being established, companies in the country gather their market data through two ways through agencies or they go straight to the market. People will be more interested for the benefit and if they can get the information that the apps ask.

Online shopping is not much in the country because of the geographical infrastructure, people usually use mobile such as WhatsApp etc. to make contact to their customers and sending them pictures about it and when they need them they meet for it, but is the market is gradually moving to the internet shopping. Anybody who is using a smartphone can use the app it depends on the product and the kind of advertisement you will have for it will make people use it. Shopping malls are not that common than independent retailers, brands use mobile phone also to sell their items than the internet distribution. The is mass difference in

the rural and urban retailing sector even in the urbans there I still much improvement to be done. Major cities in Tanzania are Dar es Salam, Mwanza, Zanzibar and Arusha.

## **5.2 Conclusion and Recommendation**

After going through all the results gotten from my data analysis from the internet sources and interviews conducted I will be given some recommendation on which country will much suitable for Crowst Oy to expand to first in these five African countries. I will be ranking them from low to high which Low = very bad to start business, Medium = quite easy to start business and lastly High= excellent to start business.

1. Kenya = High because getting access to Kenya market opens a chance to penetrate the other East African countries since Kenya the hub of this region which also Tanzania is part.
2. Nigeria = High also has great connection to the other west African countries called Ecowas (Economic Community of West African States) which Ghana is part and Nigeria is the biggest market in Africa but still has issues in it technology sides
3. South Africa = Medium because even though is more advance than most African countries still has some issues with it technology and high capital of starting a business also has access to the southern region with Zimbabwe, Namibia, Botswana and Mozambique.



## **6 Conclusion and Evaluation**

This chapter designates the conclusion about the market research done for the commissioned company, and how it has benefited me and my commissioner. In addition, the chapter makes recommendations for personal observations about my thesis procedure and insights from the learnings too is presented.

### **6.1 Evaluation of thesis process**

The process of the thesis has been rather smooth, a few difficulties sometimes with my commissioner on what they are expecting out of it. The following lessons were learned in the research preparation and writing of this thesis: A thesis requires more time and attention than a normal report paper for normal class. Data collection process can be very difficult especially when internet sources, articles and journals give nothing in perpetual. The learning core elements of marketing research and applying such knowledge to for this Start-up company requires more time and good analytical skills. Fortunately, the concluding was acquired but timing was tight and the thesis had to progress at a faster than desired since the commissioned company needed this market research to be able to expand their business by the end of June. However, with excellence guidance from my thesis supervisor, the thesis goals were achieved within the timeframe.

### **6.2 Evaluation of own learning**

The process of the writing this thesis and conducting the study has served as a great learning experience and has given me more confidence and self-esteem to be able to work on my own, plan, can handle more research analysis and employer and employee real working environment. It has enhanced my writing and analytical skills, critical thinking and reflecting theory into practice. The research could answer the research questions and the kind of information my commissioners needed for this expansion in the future, also, the key findings and recommendation that were based on the interviews benefit the commissioner and the aims set in the beginning of the thesis were met. Hopefully, the matters that arose during this study will be taken into consideration and activities will be taken by the commissioner. At the end of this study I will say it was very successful and served as a great learning experience

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## Appendices

### Appendix 1. Interview questions

Question Type	Question
<b>Technology</b>	Do you think there could be areas of improvement in mobile / mobile internet connectivity? If yes, please explain.
	How much do you use mobile internet vs. Wi-Fi vs. no internet to access mobile apps on your phone?
	Do you usually use your mobile phone / smartphone at home, or outside? If at home how is the connection and when outside for instance at shopping mall do you get easy access to Wi-Fi services?
	Do you use internet on your phone more on Wi-Fi or on mobile internet? Which one is more efficient in terms of speed and connectivity vs cost?
	How is the connectivity mostly at shopping centres, do you pay for the Wi-Fi, or you get free access when you enter the premises? If it is paid, do you normally pay for it, if yes, for how long? What is the coverage of Wi-Fi connectivity within shopping malls - do all shopping malls have Wi-Fi? If not, what % do you think will have it in the country? How is this different between cities?
	Which communication app do you use most frequently? Who is the most dominant communication service in the country? Who are the close competitors to this communications service?
	What are the most common apps you use on your phone? Do you use any apps that give you money in return for certain actions? If so, specify which ones
	If you use an app that pays money, describe what you need to do to earn money

Political, Legal and Culture	Before having a business transaction with a company in <<country>> are there any legal requirement and conditions to be followed for a foreign company (e.g. European)?
	Will culture hinder the usage of this app (e.g. getting paid on demand for micro tasks without having an employee relationship)? In the aspect of morality, religion and Moral Controversies?
	What is the kind of working conditions in the country? In the aspect of workforce (Skilled and unskilled)?
	What technologies and/or processes are in place to protect clients' sensitive information? Such as what issues do they face, what requirements need to be in place, what aspects of legal data security are commonly overlooked, and what are the implications of some common decisions around storing and sharing legal data?
	Any political interference?
	Do you know any app that is related to this kind of app? If yes, how does it function in the country and what services do they provide?
	How do business companies in the country collect customer insight or feedback, do they have agencies they go through for these data or they go straight away to the customers through surveys?
	Need student population and unemployment rate in the country. Better if we can even get these for the key cities
Consumer Behaviour	Will people accept this app without hesitation? If yes, why do you think or this app has that will make people so interested to do this apart from the benefit they will get?
	Where and how do people in the country buy their stuffs? Is it usually at the shopping centres or online shopping?
	How do people view the answering surveys? Do you think people will be okay to answer surveys on the go?
	Who should be the targeted consumers for this app?



	Have you heard of mystery shopping? Have you done it in the past? If yes, then who did you do it for - an agency, a product brand, a retail brand, etc.? If you did it, how much did you get paid for it?
Retail Interface	Are there a lot of mall or independent retailers in the country?